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Ellen Huffman

Typed Name of Person Mailing

Signature of Person Malitage

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Wood Jr.

Application No.

09/502,986

Filing Date

02/11/2000

For

Personal Financial Management System, Method

and Program Using A Graphical Object-Oriented

Programming Methodology

Group Art Unit

3624

Examiner

Akers, G

Attorney Docket No.

800381

Mail Stop AF Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111

Dear Sir:

In response to the Office Action with date mailed of December 12, 2002, and subsequent telephone conferences with the Examiner, please enter the following amendments before consideration of the remarks of this application.